

PART 2015 - INFORMATION

Subpart E - Availability of Information Under the Privacy Act

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PART 2015 - INFORMATION

Subpart E - Availability of Information Under the Privacy Act

§2015.201 General purpose and scope .

The intent of the Privacy Act is to enable an individual to determine what records Federal agencies possess that pertain to him/her; to prevent the use of such records for improper purposes; and to review and correct such records. The Privacy Act is also intended to require Federal agencies to use care in collecting and maintaining information relating to individuals and to make agencies and their employees subject to suit for damages that occur as a result of violations of the Privacy Act. The protections afforded and the rights conferred by the Privacy Act extend only to "individuals" who are citizens of the United States and aliens lawfully admitted for permanent residence, but do not extend to nonresident aliens, foreign nationals, or fictional persons such as corporations, proprietorships, and businesses.

§2015.202 Delegation of authority and available assistance .

The Freedom of Information Officer (FOIO), Freedom of Information/Privacy Act Specialist, and Management Analyst in the National Office, each State Director, each State Administrative Officer/Administrative Program Chief, District Director, and County Supervisor are authorized to act, respectively, at the National, State, District, and County level on behalf of the Farmers Home Administration (FmHA) on all requests for materials and records. Administrative Officers and Program Chiefs in each State Office will provide administrative and technical support regarding Privacy Act matters to field offices. All employees are advised that assistance is readily available, upon request, from their State Office, the National Office, and the Office of the General Counsel (OGC). (Revised 01-26-94, PN 218.)

§2015.203 Access to records .

FmHA employees and program applicants, borrowers, and grantees must be afforded the opportunity to inspect and photocopy their records or any information pertaining to them that is in a "System of Records" and is in the custody of the Agency when requested. There is a Privacy Act exemption to the release of information contained in an individual's Privacy Act record that has been compiled in reasonable anticipation of litigation. Thus, particular scrutiny should be given to any information that is responsive to a request but that consists of an investigative report, tort claim, or communication with the Office of Inspector General (OIG) or with the OGC. FmHA employees should not release information concerning other employees, applicants, or borrowers to the general public or employees of agencies other than the United States Department of Agriculture (USDA) without consulting with the FOIO, unless written

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consent of the individual is obtained before the release of any such information. In addition, there is a well-recognized privacy interest in protecting both the identity of individuals who provide information to the Agency and the content of the information provided under an expressed promise of confidentiality, particularly where informants reasonably fear reprisal.

(a) When FmHA employees are interviewed unexpectedly or during news media coverage of a controversial action, care should be taken to couch comments in general terms relating to program objectives and positive program accomplishments. Avoid specific information and details of individual borrower or applicant cases.

(b) If news media groups or individuals persist in wanting specific information regarding individual applicant or borrower cases, FmHA employees should obtain from applicants or borrowers a written waiver of their rights in accordance with the Privacy Act of 1974 before releasing any such information. (See Exhibit D of this Instruction.) If a waiver is obtained, FmHA employees should be prepared to discuss relevant material regarding the case in question. Items of importance say be past production as compared to county or State averages, delinquencies, total debt as it relates to repayment ability and/or unauthorized disposition of secured property or proceeds. If a controversy concerning a particular case is anticipated, the County Supervisor should prepare the information in advance and have it readily available. FmHA employees should not express their opinions or beliefs in regard to the particular case in question. Comments must be limited to "statements of fact."

(c) In the event the Agency receives a request pursuant to the Privacy Act for access to medical records (including psychological records), and it determines that their disclosure would be harmful to the individual to whom they relate, it may refuse to disclose the records directly to the requester but must transmit them to a doctor designated by that individual.

(d) If the Agency withholds any of the individual's records, it must state which statutory exemption it is claiming as a justification. Many records which might be exempt from disclosure under the Privacy Act are, however, available pursuant to the Freedom of Information Act (FOIA). This is why many requests for disclosure cite both statutes. Thus, if denial is contemplated, it is not sufficient for the Agency to cite a Privacy Act exemption alone. It must also cite an appropriate exemption under the FOIA.

(e) Upon request from an individual for access to records pertaining to himself or herself, the Agency, subject to applicable exemptions found in §2015.204 of this subpart, must:

- (1) inform the individual whether it has such records;
- (2) permit the individual to review the records if they exist;
- (3) permit the individual to be accompanied by a person of his/her choosing at the review; and,
- (4) permit the individual to obtain a copy of all or any portions of such records in a comprehensible format.

(f) Pursuant to Section 609 of the Farm Credit Act of 1987, FmHA must make available to farm borrowers the following:

- (1) One copy of each document signed by the borrower.
- (2) One copy of each appraisal performed with respect to the loan.
- (3) All documents that the Agency otherwise is required to provide to the borrower under any law or rule of law in effect on the date of such request.

(g) The Privacy Act prohibits general disclosure of any record in a system of records to any person other than the subject individual unless the subject individual consents. This provision, which is subject to 12 enumerated exemptions in the Act, was intended to give the individual who is the subject of the record assurance against uncontrolled dissemination of personal data.

§2015.204 Legal basis for withholding information (exemptions from disclosure).

Except for certain medical records discussed in §2015.203 of this subpart, and the mandatory nondisclosures under 5 U.S.C. 552a(b) general rule which "would constitute a clearly unwarranted invasion of personal privacy," there are only three Privacy Act exemptions invoked by FmHA in denying a request for Privacy Act records. These exemptions are 5 U.S.C. 552a(d)(5), 5 U.S.C. 552a(k)(2) and 5 U.S.C. 552a(k)(5).

(a) 5 U.S.C. 552a(d)(5) - "Nothing in this section shall allow an individual access to any information compiled in reasonable anticipation of a civil action or proceeding." This ground for denial is relevant to material FmHA has "compiled in reasonable anticipation of a civil action or proceeding" where such information is developed relative to a problem case for which FmHA intends to seek litigation. It should also be invoked where there is a request for a tort claim file, for investigative reports from the OIG, or where communications with the OIG or OGC are responsive to a request.

(b) 5 U.S.C. 552a(k)(2) - "investigatory material compiled for law enforcement purposes, other than material within the scope of subsection (j)(2) of this section: Provided, however, That if any individual is denied any right, privilege, or benefit that he would otherwise be entitled by Federal law, or for which he would otherwise be eligible, as a result of the maintenance of such material, such material shall be provided to such individual, except to the extent that the disclosure of such material would reveal the identity of a source who furnished information to the Government under an express promise that the identity of the source would be held in confidence, or, prior to the effective date of this section [May 1, 1987] under an implied promise that the identity of the source would be held in confidence." FmHA's application of this exemption usually involves certain portions of investigatory material compiled for law enforcement purposes given to us under a promise of confidentiality such as conversion and problem case reports, investigation of employee conduct, and discrimination complaints.

(c) 5 U.S.C. 552a(k)(5) - "investigatory material compiled solely for the purpose of determining suitability, eligibility, or qualifications for Federal civilian employment, military service, Federal contracts, or access to classified information, but only to the extent that the disclosure of such material would reveal the identity of a source who furnished information to the Government under an express promise that the identity of the source would be held in confidence, or, prior to the effective date of this section, under an implied promise that the identity of the source would be held in confidence." FmHA's application of the 5 U.S.C. 552a(k)(5) exemption is as follows:

(1) Privacy Act (1st party request) for credit reports & character reference letters obtained from outside the United States Department of Agriculture (USDA) .

(i) Discretionary nondisclosure of source and content of documents if received under an expressed promise of confidentiality after May 1, 1979, under 5 U.S.C. 552a(k)(5).

(ii) Discretionary nondisclosure of source and content of documents if received under an expressed or implied promise of confidentiality prior to May 1, 1979, under 5 U.S.C. 552a(k)(5).

(iii) Mandatory disclosure of source and content of documents under the Fair Credit Reporting Act if from a credit reporting company, or content only if from a party other than a credit reporting company when used as a basis to deny a loan in accordance with RD Instruction 1910-A §1910.6(f).

(2) Privacy Act and FOIA (3rd party request) for credit reports and character reference letters obtained from outside the United States Department of Agriculture (USDA) .

- (i) Mandatory nondisclosure under 5 U.S.C. 552a(b) general rule.
- (ii) Discretionary nondisclosure under 5 U.S.C. 552(b)(6), "personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy"; otherwise a third party could discover under the FOIA what the Privacy Act denies a first party.
- (iii) Mandatory disclosure under 5 U.S.C. 552a(b)(3) if the system of records containing the requested record provides a routine use for its release.

§2015.205 Amendment of records .

The standard for amending records is set forth in U.S.C. 552a(e)(5), which requires records to be "accurate, relevant, timely, and as complete as is reasonably necessary to assure fairness in determinations about the individual made on the basis of the records." The amendment provisions relate to factual errors only. If the record contains a statement of opinion that the requestor believes is inaccurate, it is not subject to amendment on request. When a request has been made, not to amend a record, but rather to delete information from a file, the applicable standard is found in 5 U.S.C. 552a(e)(1) of the Act, which requires that information contained in Federal records be "relevant and necessary to accomplish a purpose of the agency required to be accomplished by statute or by executive order of the President."

(a) The Agency must give a written acknowledgement of a request for amendment of records within 10 business days of receipt of the request. Promptly thereafter, the Agency must either make the requested correction or inform the individual of its refusal to amend the record. If the Agency refuses amendment, it should state the reason for the refusal, set out the procedures whereby a request for review of the refusal may be made, and provide the name and address of the FmHA Administrator to whom the appeal should be addressed.

(b) The Agency must make a final determination on the request for review within 30 days. If, after review, the Agency determines not to amend the record, it must permit the individual to file a concise statement setting forth the reasons for disagreement with the Agency's refusal to amend and notify the individual of the provisions for judicial review of the refusal under 5 U.S.C. 552a(g)(1)(A) of the Act.

§2015.206 Accounting for disclosure .

A written accounting will be made of all disclosures made by FmHA and will be retained as part of the record from which disclosure was made. This accounting, which will be retained for six years or the life of the record, whichever is longer, will include the name and address of the person or agency to whom the disclosure was made and the date, nature, and purpose of each disclosure.

§2015.207 Civil remedies .

The Privacy Act authorizes individuals to bring injunctive actions to enforce access and amendment rights. An individual may also sue to recover damages when adversely affected by the Agency's failure to comply with any provision of the Act or implementing regulation. By providing for these civil actions, Congress sought to ensure that individuals would have ready access to the courts.

(a) The civil actions provided for in the Act may be brought only against the Agency itself or against the Administrator in his official capacity. Civil suit may not be brought against subordinate Agency officials.

(b) The Act provides that actions seeking damages, as opposed to those seeking injunctive relief, may be filed in two situations: (1) where the Agency has failed to maintain a record relating to an individual in an accurate, relevant, timely, and complete manner, and the individual has been adversely affected by a determination made on the basis of the record relating to his or her qualifications, character, rights, opportunities, or benefit, and (2) where an individual is adversely affected by the Agency's failure to comply with any provision of the Act or any rule promulgated under the Act. Adverse effect includes not only monetary damage, but also nonpecuniary and nonphysical harm such as mental distress or embarrassment.

(c) In order to actually recover damages, however, the Act requires a showing that the Agency's action was intentional or willful. If such a showing is made, the court must award both (1) actual damages or \$1,000, whichever is higher, and (2) the complainant's cost of bringing the action and reasonable attorney fees. Punitive damages may not be imposed.

§2015.208 Criminal penalties .

In addition to civil remedies, the Act creates three criminal offenses and classifies each of them as a misdemeanor subject to a maximum fine of \$5,000. Specifically, the Act makes it unlawful:

- (a) for any Agency officer or employee to knowingly and willfully disclose individually identifiable information, the disclosure of which is prohibited by the Act or rules or regulations promulgated under the Act, to any person or Agency not entitled to receive it;
- (b) for any Agency officer or employee to willfully maintain a system of records without meeting the notice requirements of the Act; or
- (c) for any person to knowingly and willfully request or obtain any record concerning an individual from the Agency under false pretenses.

§2015.209 Fees.

Fees must be charged in accordance with RD Instruction 2018-F unless the requester seeks to make a physical inspection but is instead provided copies at the discretion of the Agency.

§2015.210 Exhibits.

Exhibits A and B are Departmental Regulations published in the Federal Register as part of Title 7 of the Code of Federal Regulations. Exhibit C consists of a summary of FmHA Systems of Records published in the Federal Register as Privacy Act Issuances. Exhibit D may be used to secure permission to release Privacy Act records. Exhibit E is the Privacy Act of 1974. The Exhibits provide material necessary for proper administration of the Act.

§2015.211 - 2015.250 [Reserved]

ATTACHMENTS: Exhibits A,B,C,D, and E

Privacy Act Regulations

Sec.

- 1.110 Purpose and scope.
- 1.111 Definitions.
- 1.112 Procedures for requests pertaining to individual records in a record system.
- 1.113 Times, places, and requirements for identification of individuals making requests.
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- 1.115 Special procedures: Medical records.
- 1.116 Request for correction or amendment to record.
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- 1.118 Appeal of initial adverse agency determination on correction or amendment.
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- 1.120 Fees.
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AUTHORITY: 5 U.S.C. 552a.

Privacy Act Regulations

§1.110 Purpose and scope .

This subpart contains the regulations of the U.S. Department of Agriculture (USDA) implementing the Privacy Act of 1974 (5 U.S.C. 552a). It sets forth the basic responsibilities of each agency of USDA with regard to USDA's compliance with the requirements of the Act, and offers guidance to members of the public who wish to exercise any of the rights established by the Act with regard to records maintained by an agency of USDA.

§1.111 Definitions .

For the purpose of this subpart the terms "individual," "maintain," "record," "system of records," "statistical record," and "routine use" shall have the meanings set forth in 5 U.S.C. 552a(a). The term "agency" shall mean an agency of USDA, unless otherwise indicated.

§1.112 Procedures for requests pertaining to individual records in a record system.

a) Any individual who wishes to be notified if a system of records maintained by an agency contains any record pertaining to him, or to request access to such records, shall submit a written request in accordance with the instructions set forth in the system notice for that system of records. This request shall include:

- (1) The name of the individual making the request;
- (2) The name of the system of records (as set forth in the system notice to which the request relates);
- (3) Any other information specified in the system notice; and
- (4) When the request is one for access, a statement as to whether the requester desires to make a personal inspection of the records, or be supplied with copies by mail.

(b) Any individual whose request under paragraph (a) of this section is denied may appeal that denial to the head of the agency which maintains the system of records to which the request relates.

(c) In the event that an appeal under paragraph (b) of this section is denied, the requester may bring a civil action in federal district court to seek review of the denial.

§1.113 Times, places, and requirements for identification of individuals making requests .

(a) If an individual submitting a request for access under §1.112 has asked that an agency authorize a personal inspection of records pertaining to him, and the agency has granted that request, the requester shall present himself at the time and place specified in the agency's response or arrange another mutually convenient time with the appropriate agency official.

(b) Prior to inspection of the records, the requester shall present sufficient identification (e.g., driver's license, employee identification card, social security card, credit cards) to establish that he is the individual to whom the records pertain. If the requester is unable to provide such identification, he shall complete and sign in the presence of an agency official a signed statement asserting his identity and stipulating that he understands that knowingly or

willfully seeking or obtaining access to records about another individual under false pretenses is a misdemeanor punishable by fine up to \$5,000. No identification shall be required, however, when the records are ones whose disclosure is required by 5 U.S.C. 552.

(c) Any individual who has requested access to records about him via personal inspection, and who wishes to have another person or persons accompany him during this inspection, shall submit a written statement authorizing disclosure of the record in their presence.

(d) Any individual having made a personal inspection of records pertaining to him may request the agency to provide him copies of those records of any portion thereof. Each agency shall grant such requests but may charge fees in accordance with §1.120.

(e) If an individual submitting a request for access under §1.112 wishes to be supplied with copies of the records by mail, he shall include with his request sufficient data for the agency to verify his identity. If the sensitivity of the records warrant it, however, the agency to which the request is directed may require the requester to submit a signed, notarized statement indicating that he is the individual to whom the records pertain and stipulating he understands that knowingly or willfully seeking or obtaining access to records about another individual under false pretenses is a misdemeanor punishable by fine up to \$5,000. No identification shall be required, however, when the records are ones whose disclosure is required by 5 U.S.C. 552. If the agency to which this request is directed determines to grant the requested access, it may charge fees in accordance with §1.120 before making the necessary copies.

§1.114 Disclosure of requested information to individuals.

(a) Any agency which receives a request or appeal under §1.112 should acknowledge the request or appeal within 10 days of its receipt (excluding Saturdays, Sundays, and legal public holidays). Wherever practicable, the acknowledgement should indicate whether or not access will be granted and, if so, when and where. When access is to be granted, the agency should provide the access within 30 days of receipt of the request or appeal (excluding Saturdays, Sundays and legal public holidays) unless, for good cause shown, it is unable to do so. If the agency is unable to meet this deadline, it shall inform the requester of this fact, the reasons for its inability to do so, and an estimate of the date on which access will be granted.

(b) Nothing in 5 U.S.C. 552a or this subpart shall be interpreted to require that an individual making a request under §1.112 be granted access to the physical record itself. The form in which a record is kept (e.g., on magnetic tape), or the content of the record (e.g., a record indexed under the name of the requester may contain records which are not about the requester) may require that the record be edited or translated in some manner. Neither of these procedures may be utilized, however, to withhold information in a record about the requester.

(c) No agency shall deny any request under §1.112 for information concerning the existence of records about the requester in any system of records it maintains, or deny any request for access to records about the requester in any system of records it maintains, unless that system is exempt from the requirements of 5 U.S.C. 552a(d).

(d) If an agency receives a request pursuant to §1.112(a) for access to records in a system of records it maintains which is so exempted, the system manager shall determine if the exemption is to be asserted. If he determines to deny the request, he shall inform the requester of that determination, the reason for the determination, and the title and address of the agency head to whom the denial can be appealed.

(e) If the head of an agency determines that an appeal pursuant to §1.112(b) is to be denied, he shall inform the requester of that determination, the reason therefore, and his right under 5 U.S.C. 552a(g) to seek judicial review of the denial in federal district court.

(f) Nothing in 5 U.S.C. 552a or this subpart shall allow an individual access to any information compiled in reasonable anticipation of a civil action or proceeding.

§1.115 Special procedures: Medical records .

In the event an agency receives a request pursuant to §1.112 for access to medical records (including psychological records) whose disclosure it determines would be harmful to the individual to whom they relate, it may refuse to disclose the records directly to the requester but shall transmit them to a doctor designated by that individual.

§1.116 Request for correction or amendment to record .

(a) Any individual who wishes to request correction or amendment of any record pertaining to him contained in a system of records maintained by an agency shall submit that request in writing in accordance with the instructions set forth in the system notice for that system of records. This request shall include:

- (1) The name of the individual making the request;
 - (2) The name of the system of records (as set forth in the system notice to which the request relates);
 - (3) A description of the nature (e.g., modification, addition, or deletion) and substance of the correction or amendment requested; and
 - (4) Any other information specified in the system notice.
- (b) Any individual submitting a request pursuant to paragraph (a) of this section shall include sufficient information in support of that request to allow the agency to which it is addressed to apply the standards set forth in 5 U.S.C. 552a(e)(1) and (5).
- (c) Any individual whose request under paragraph (a) of this section is denied may appeal that denial to the head of the agency which maintains the system of records to which the request relates.
- (d) In the event that an appeal under paragraph (c) of this section is denied, the requester may bring a civil action in federal district court to seek review of the denial.

§1.117 Agency review of request for correction or amendment of record .

- (a) Any agency which receives a request for amendment or correction under §1.116 shall acknowledge that request within 10 days of its receipt (excluding Saturdays, Sundays and legal public holidays). It shall also promptly, either:
- (1) Make any correction, deletion or addition with regard to any portion of a record which the requester believes is not accurate, relevant, timely or complete; or
 - (2) Inform the requester of its refusal to amend the record in accordance with his request; the reason for the refusal; the procedures whereby he can appeal the refusal to the head of the agency; and the title and business address of that official. If the agency informs the requester of its determination within the 10-day deadline, a separate acknowledgement is not required,
- (b) If an agency is unable to comply with either paragraphs (a) (1) or (2) of this section within 30 days of its receipt of a request for correction or amendment, (excluding Saturdays, Sundays and legal public holidays), it should inform the requester of that fact, the reasons therefore, and the approximate date on which a determination will be reached.

(c) In conducting its review of a request for correction or amendment, each agency shall be guided by the requirements of 5 U.S.C. 552a(e)(1) and (5).

(d) If an agency determines to grant all or any portion of a request for correction or amendment, it shall:

(1) Advise the individual of that determination;

(2) Make the requested correction or amendment; and

(3) Inform any person or agency outside USDA to whom the record has been disclosed, and where an accounting of that disclosure is maintained in accordance with 5 U.S.C. 552a(c), of the occurrence and substance of the correction or amendments.

(e) If an agency determines not to grant all or any portion of a request for correction or amendment, it shall:

(1) Comply with paragraph (d) of this section with regard to any correction or amendment which is made;

(2) Advise the requester of its determination and the reasons therefore;

(3) Inform the requester that he may appeal this determination to the head of the agency which maintains the system of records; and

(4) Describe the procedures for making such an appeal, including the title and business address of the official to whom the appeal is to be addressed.

(f) In the event that an agency receives a notice of correction or amendment to information in a record contained in a system of records which it maintains, it shall comply with paragraphs (d)(2) and (3) of this section in the same manner as if it had made the correction or amendment itself.

§1.118 Appeal of initial adverse agency determination on correction or amendment .

(a) Any individual whose request for correction or amendment under §1.116 is denied, and who wishes to appeal that denial, shall address such appeal to the head of the agency which maintains the system of records to which the request relates, in accordance with the procedures set forth in the agency's initial denial of the request.

(b) The head of each agency shall make a final determination with regard to an appeal submitted under paragraph (a) of this section not later than 30 days (excluding Saturdays, Sundays and legal public holidays) from the date on which the individual requests a review, unless, for good cause shown, the head of the agency extends this 30-day period and so notifies the requester, together with an estimate of the date on which a final determination will be made. Such extension should be utilized only in exceptional circumstances and should not normally exceed 30 days. The delegation of authority set forth in this paragraph may not be redelegated.

(c) In conducting his review of an appeal submitted under paragraph (a) of this section, the head of an agency shall be guided by the requirements of 5 U.S.C. 552a(e)(1) and (5).

(d) If the head of an agency determines to grant all or any portion of an appeal submitted under paragraph (a) of this section, he shall inform the requester and the agency shall comply with the procedures set forth in §1.117(d)(2) and (d)(3).

(e) If the head of an agency determines in accordance with paragraph (c) of this section not to grant all or any portion of an appeal submitted under paragraph (a) of this section, he shall inform the requester:

- (1) Of this determination and the reasons therefore;
- (2) Of the requester's right to file a concise statement of his reasons for disagreeing with the agency's decision;
- (3) Of the procedures for filing such a statement of disagreement;
- (4) That such statements of disagreement will be made available to anyone to whom the record is subsequently disclosed, together with (if the agency deems it appropriate) a brief statement by the agency summarizing its reasons for refusing to amend the record;
- (5) That prior recipients of the disputed record will be provided with a copy of the statement of disagreement, together with (if the agency deems it appropriate) a brief statement of the agency's reasons for refusing to amend the record, to the extent that an accounting of disclosures is maintained under 5 U.S.C. 552a(c); and
- (6) Of the requester's right to seek judicial review of the agency's determination in accordance with 5 U.S.C. 552a(g). The agency shall insure that any statements of disagreement submitted by the requester are handled in accordance with paragraphs (e)(4) and (5) of this section.

§1.119 Disclosure of record to person other than the individual to whom it pertains.

No agency shall disclose any record which is contained in a system of records it maintains, by any means of communication to any person, or to another agency outside USDA, except pursuant to a written request by, or with the prior written consent of, the individual to whom the record pertains, unless the disclosure is authorized by one or more provisions of 5 U.S.C. 552a(b).

§1.120 Fees.

Any agency which provides copies of records pursuant to a request under this subpart may charge fees for the direct costs of producing such copies in accordance with Appendix A to Subpart A of this Part. No agency, however, shall charge any fee for searches necessary to locate records. Nor shall an agency charge any fees for copies or searches, when the requester sought to make a personal inspection but was provided copies instead at the discretion of the agency.

§1.121 Penalties.

The criminal penalties which have been established for violations of the Privacy Act of 1974 are set forth in 5 U.S.C. 552a(i). These penalties are applicable to any officer or employee of an agency who commits any of the enumerated acts. These penalties also apply to contractors and employees of such contractors who enter into contracts with an agency of USDA on or after September 27, 1975, and who are considered to be employees of the agency within the meaning of 5 U.S.C. 552a(m).

Internal Directives

Sec. 1 General Requirements . Each agency that maintains a system of records subject to 5 U.S.C. 552a and the regulations of this subpart shall:

- (a) Maintain in its records only such information about an individual as is relevant and necessary to accomplish a purpose of the agency required to be accomplished by statute or by executive order of the President;
- (b) Collect information to the greatest extent practicable directly from the subject individual when the information may result in adverse determinations about an individual's rights, benefits, and privileges under Federal programs;
- (c) Inform each individual whom it asks to supply information, on the form which it uses to collect the information, or on a separate form that can be retained by the individual:
 - (1) The authority (whether granted by statute, or by executive order of the President) which authorizes the solicitation of the information and whether disclosure of such information is mandatory or voluntary;
 - (2) The principal purpose or purposes for which the information is intended to be used;
 - (3) The routine uses which may be made of the information, as published pursuant to paragraph (d)(4) of this section; and
 - (4) The effects on him, if any, of not providing all or part of the requested information.
- (d) Subject to the provisions of section 2 of this appendix, prepare for publication in the Federal Register at least annually a notice of the existence and character of each system it maintains, which notice shall include:
 - (1) The name and location(s) of the system;
 - (2) The categories of individuals on whom records are maintained in the system;

- (3) The categories of records maintained in the system;
 - (4) Each routine use of the records contained in the system, including the categories of uses and the purpose of such use;
 - (5) The policies and practices of the agency regarding storage, retrievability, access controls, retention, and disposal of the records;
 - (6) The title and business address of the agency official who is responsible for the system of records;
 - (7) The agency procedures whereby an individual can be notified at his request if the system of records contains a record pertaining to him;
 - (8) The agency procedures whereby an individual can be notified at his request how he can gain access to any record pertaining to him contained in the system of records, and how he can contest its content; and
 - (9) The categories of sources of records in the system.
- (e) Maintain all records which are used by the agency in making any determination about any individual with such accuracy, relevance, timeliness and completeness as is reasonably necessary to assure fairness to the individual in the determination;
- (f) Prior to disseminating any record about an individual to any person other than an agency, unless the dissemination is made pursuant to 5 U.S.C. 552a(b)(2), make reasonable efforts to assure that such records are accurate, complete, timely and relevant for agency purposes;
- (g) Maintain no record describing how any individual exercises rights guaranteed by the first Amendment unless expressly authorized by statute or by the individual about whom the record is maintained, or unless pertinent to and within the scope of an authorized law enforcement activity;
- (h) Make reasonable efforts to serve notice on an individual when any record on such an individual is made available to any person under compulsory legal process when such process becomes a matter of public record;

(i) Establish rules of conduct for persons involved in the design, development, operation or maintenance of any system of records, or in maintaining any record and instruct each such person with respect to such rules and the requirements of this section, including any other rules and procedures adopted pursuant to this section and the penalties for noncompliance;

(j) Establish appropriate administrative, technical and physical safeguards to insure the security and confidentiality of records and to protect against any anticipated threats or hazards to their security or integrity which could result in substantial harm, embarrassment, inconvenience or unfairness to any individual on whom information is maintained.

Sec. 2 Amendment of routine use for an existing system of records, or establishment of a new system of records .

(a) Any agency which intends to add a routine use, or amend an existing one, in a system of records it maintains, shall, in accordance with 5 U.S.C. 552a(e)(11), insure that 30 days advance notice of such action is given by publication in the Federal Register and an opportunity provided for interested persons to submit written data, views or arguments to the agency.

(b) Any agency which intends to establish a new system of records, or to alter any existing system of records, shall insure that adequate advance notice is provided to Congress and the Office of Management and Budget to permit an evaluation of the probable or potential effect of such action on the privacy and other personal or property rights of individuals or the disclosure of information relating to such individuals, and its effect on the preservation of the constitutional principles of federalism and separation of powers. Such notice is required for any new system of records and for any alteration in an existing one which will:

- (1) Increase the number or types of individuals on whom records are maintained;
- (2) Expand the type or amount of information maintained;
- (3) Increase the number or categories of agencies or other persons who may have access to those records;

(4) Alter the manner in which the records are organized so as to change the nature or scope of those records (e.g., the combining of two or more existing systems);

(5) Modify the way the system operates at its location(s) in such a manner as to alter the procedures under which individuals can exercise their rights under this subpart; or

(6) Change the equipment configuration on which the system is operated so as to create the potential for greater access (e.g., adding a telecommunications capability).

Sec. 3 Accounting of Certain Disclosures . Each agency, with respect to each system of records under its control, shall:

(a) Except for disclosures made under 5 U.S.C. 552a(b)(1) and (2), keep an accurate account of:

(1) The date, nature, and purpose of each disclosure of a record to any person or agency outside the Department; and

(2) The name and address of the person or agency to whom the disclosure is made.

(b) Retain the accounting made under paragraph (a) of this section for the longer of a period of five years after the date of the disclosure for which the accounting is made or the life of the record disclosed;

(c) Except for disclosures made under 5 U.S.C. 552a(b)(7), make the accounting above available to the individual named in the record at his request.

Sec. 4 Government Contractors . When an agency within the Department provides by a contract for the operation by or on behalf of the agency of a system of records to accomplish an agency function, the agency shall, consistent with its authority, cause the requirements of this subpart to be applied to such system. For purposes of 5 U.S.C. 552a(i) any such contractor or any employee of such contractor, if such contract is agreed to on or after September 27, 1975, shall be considered to be an employee of an agency and therefore subject to the criminal penalties set forth in that section.

Sec. 5 Mailing Lists . No agency within the Department shall sell or rent any individual's name and address unless such action is specifically authorized by law. This section shall not be construed to require, or to authorize, the withholding of names and addresses whose disclosure is required by 5 U.S.C. 552.

Sec. 6 Social Security Account Numbers .

(a) No agency shall deny, or permit any State or local government with whom it is involved in a cooperative venture to deny, to any individual any right, benefit or privilege provided by law because of such individual's refusal to disclose his social security account number.

(b) The provisions of paragraph (a) of this section shall not apply with respect to:

(1) Any disclosure required by Federal statute; or

(2) Any disclosure to any agency relating to a system of records it maintained prior to January 1, 1975, if such disclosure was required under statute or regulation adopted prior to that date, to verify the identity of an individual.

(c) Any agency in the Department which requests an individual to disclose his social security account number shall inform that individual whether the disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited and what uses will be made of it. The agency also insure that this information is provided by a State or local government with whom it is involved in a cooperative agreement.

Sec. 7 Annual Report . Each agency in the Department shall submit to the Office of the General Counsel prior to March 30 of each year (beginning March 30, 1976) a report containing the following information related to implementation of 5 U.S.C. 552a:

(a) A summary of major accomplishments;

(b) A summary of major plans for activities in the upcoming year;

(c) A list of the systems which were exempted during the year from any of the operative provisions of this subpart pursuant to 5 U.S.C. 552a(j) and (k), whether or not the exemption was effected during that year, the number of instances with respect to each system exempted in which the exemption was invoked to deny access, and the reasons for invoking the exemption;

(d) A brief summary of changes to the total inventory of personal data systems subject to this subpart including reasons for major changes; and

(e) A general description of operational experiences including estimates of the number of individuals (in relation to the total number of records in the system):

- (1) Requesting information on the existence of records pertaining to them;
- (2) Refusing to provide information;
- (3) Requesting access to their records;
- (4) Appealing initial refusals to amend records; and
- (5) Seeking redress through the courts.

Sec. 8 Effect of 5 U.S.C. 552 . No agency in the Department shall rely on any exemption in 5 U.S.C. 552 to withhold from an individual any records which is otherwise accessible to such individual under the provisions of 5 U.S.C. 552a and this subpart.

USDA/Rural Development-1

System name: Applicant, Borrower, Grantee, or Tenant File

System location: Each Rural Development applicant's, borrower's, grantee's, or tenant's file is located in the Local, Area, or State Office through which the financial assistance is sought or was obtained; in the Centralized Service Center, St. Louis, Missouri; and in the Finance Office in St. Louis, Missouri. A State Office version of the Local or Area Office file may be located in or accessible by the State Office which is responsible for that Local or Area Office. Correspondence regarding borrowers is located in the State and National Office files.

A list of all State Offices and any additional States for which an office is responsible is as follows:

Montgomery, AL
Palmer, AK
Phoenix, AZ
Little Rock, AR
Woodland, CA
Lakewood, CO
Camden, DE - DC, MD
Gainesville, FL
Athens, GA
Hilo, HI - Western Pacific Terr.
Boise, ID
Champaign, IL
Indianapolis, IN
Des Moines, IA
Topeka, KS
Lexington, KY
Alexandria, LA
Bangor, ME
Amherst, MA - CT, RI
East Lansing, MI
St. Paul, MN
Jackson, MS
Columbia, MO
Bozeman, MT
Lincoln, NE
Carson City, NV
Mt. Holly, NJ
Albuquerque, NM

Syracuse, NY
Raleigh, NC
Bismarck, ND
Columbus, OH
Stillwater, OK
Portland, OR
Harrisburg, PA
Hato Rey, PR
Columbia, SC
Huron, SD
Nashville, TN
Temple, TX
Salt Lake City, UT
Montpelier, VT - NH, VI
Richmond, VA
Wenatchee, WA
Morgantown, WV
Stevens Point, WI
Casper, WY

The addresses of Local, Area, and State Offices are listed in the telephone directory of the appropriate city or town under the heading "United States Government, Department of Agriculture, Rural Development." The Finance Office is located at 1520 Market Street, St. Louis, Missouri 63103.

Categories of individuals covered by the system Present and former Rural Development applicants, borrowers, grantees, tenants, and their respective household members, including members of associations.

Categories of records in the system The system includes files containing the names of applicants, borrowers, grantees, tenants, their social security or employer identification number, bank routing and account numbers; and their respective household members' characteristics, such as gross and net income, sources of income, capital, assets and liabilities, net worth, age, race, number of dependents, marital status, reference material, farm or ranch operating plans, and property appraisals. The system also includes credit reports and personal references from credit agencies, lenders, businesses, and individuals. In addition, a running record of observation concerning the operations of the person being financed is included. A record of deposits to and withdrawals from an individual's supervised bank account is also contained in those files where appropriate. In some Local Offices, this record is maintained in a separate folder containing only information relating to activity within supervised bank accounts. Some items of information are extracted from the individual's file and placed in a card file for quick reference.

Authority for maintenance of the system 7 U.S.C. 1921 et. seq., 42 U.S.C. 1471 et seq., and 42 U.S.C. 2706.

Routine uses of records maintained in the system, including categories of users and the purposes of such uses

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvements Act, Pub. L. No. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian housing authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.

6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided, however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.

7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance his Rural Development indebtedness as required by Title V of the Housing Act of 1949, as amended [42 U.S.C. 1471], or to assist the borrower in the sale of the property.

8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 CFR 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.

9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 [5 U.S.C. 5514] by voluntary repayment, administrative or salary offset procedures, or by collection agencies.

10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.

11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.

12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.

13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home and work addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

Disclosures pursuant to 5 U.S.C. 552a(b)(12) Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f)) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).

Policies and practices for storing, retrieving, accessing, retaining, and disposing of records in the system

Storage: Records are maintained in file folders at the Local, Area, State, and National Offices. A limited subset of personal, financial, and characteristics data required for effective management of the programs and borrower repayment status is maintained on disc or magnetic tape at the Finance Office. This subset of data may be accessed by the authorized personnel from each office.

Retrievability: Records are indexed by name, identification number and type of loan or grant. Data may be retrieved from the paper records or the magnetic tapes. A limited subset of data is available through telecommunications capability, ranging from telephones to intelligent terminals. All Rural Development offices have the telecommunications capability available to access this subset of data.

Safeguards: Records are kept in locked offices at the Local, Area, State, and National Offices. A limited subset of data is also maintained in a tape and disc library and an on-line retrieval system at the Finance Office. Access is restricted to authorized Rural Development personnel. A system of operator and terminal passwords and code numbers is used to restrict access to the on-line system. Passwords and code numbers are changed as necessary.

Retention and disposal Records are maintained subject to the Federal Records Disposal Act of 1943 (44 U.S.C. 33) , and in accordance with Rural Development's disposal schedules. The Local, Area, State, and National Offices dispose of records by shredding, burning, or other suitable disposal methods after established retention periods have been fulfilled. Finance Office records are disposed of by overprinting. (Destruction methods may never compromise the confidentiality of information contained in the records.)

Applications, including credit reports and personal references, which are rejected, withdrawn, or otherwise terminated are kept in the Local, Area, or State Office for 2 full fiscal years and 1 month after the end of the fiscal year in which the application was rejected, withdrawn, canceled, or expired. If final action was taken on the application, including an appeal, investigation, or litigation, the application is kept for 1 full fiscal year after the end of the fiscal year in which final action was taken.

The records, including credit reports, of borrowers who have paid or otherwise satisfied their obligation are retained in the Local, Area, or State Office for 1 full fiscal year after the fiscal year in which the loan was paid in full. Correspondence records at the National Office which concern borrowers and applicants are retained for 3 full fiscal years after the last year in which there was correspondence.

System Manager(s) and address The Community Development Manager at the Local Office, the Rural Development Manager at the Area Office, and the State Director at the State Office, the Deputy Chief Financial Officer in St. Louis, MO, and the respective Administrators in the National Office at the following addresses: Administrator, Rural Housing Service, USDA, 1400 Independence Avenue, SW, Room 5014, South Building, Stop 0701, Washington, DC 20250-0701; Administrator, Rural Business-Cooperative Service, USDA, 1400 Independence Avenue, SW, Room 5045, South Building, Stop 3201, Washington, DC 20250-3201; Administrator, Rural Utilities Service, USDA, 1400 Independence Avenue, SW, Room 4501, South Building, Stop 1510, Washington, DC 20250-1510.

Notification procedure Any individual may request information regarding this system of records, or determine whether the system contains records pertaining to him/her, from the appropriate System Manager. If the specific location of the record is not known, the individual should address his or her request to:

Rural Development
Freedom of Information Officer
United States Department of Agriculture
1400 Independence Avenue, SW., Stop 0742
Washington, DC 20250-0742

A request for information pertaining to an individual must include a name; an address; the Rural Development office where the loan or grant was applied for, approved, and/or denied; the type of Rural Development program; and the date of the request or approval.

Record access procedures Any individual may obtain information regarding the procedures for gaining access to a record in the system which pertains to him or her by submitting a written request to one of the System Managers.

Contesting record procedures Same as record access procedures.

Record source categories Information in this system comes primarily from the applicant, borrower, grantee, or tenant. Credit reports and personal references come primarily from credit agencies and creditors.

Exemptions claimed for the system None.

USDA/Rural Development-2

System name: Biographical Sketch File

System location: USDA/Rural Development, 1400 Independence Avenue, SW., Stop 0730, Washington, DC 20250-0730.

Categories of individuals covered by the system All employees and former employees of Rural Development at or above the Division Director level and all current and former Schedule C employees and Senior Executive Service members.

Categories of records in the system The system consists of files containing information concerning employee's educational and employment history, awards, marital status, number of children, present employment, place of birth, and current residence. The employee knows the file is maintained and has approved the biography.

Authority for maintenance of the system 7 U.S.C. 1921 et seq., 42 U.S.C. 1471 et seq., and 5 U.S.C. 301.

Routine uses of records maintained in the system, including categories of users and the purpose of such uses This information is furnished to the news media, congressional committees, organizations to which the employee will be speaking, and other interested parties.

Policies and practices for storing, retrieving, accessing, retaining, and disposing of records in the system

Storage: Records are maintained in file folders at the National Office.

Retrievability: Records are indexed by name.

Safeguards: Records are kept in a building with full-time security.

Retention and disposal Indefinite.

System Manager(s) and addresses Administrator, Rural Housing Service, USDA, 1400 Independence Avenue, SW, Room 5014, South Building, Stop 0701, Washington, DC 20250-0701; Administrator, Rural Business-Cooperative Service, USDA, 1400 Independence Avenue, SW, Room 5045, South Building, Stop 3201, Washington, DC 20250-3201; Administrator, Rural Utilities Service, USDA, 1400 Independence Avenue, SW, Room 4501, South Building, Stop 1510, Washington, DC 20250-1510.

Notification procedure Any individual may request information concerning this system of records, or information as to whether the system contains records pertaining to him/her from the System Manager. A request for information pertaining to an individual should contain: name, address, position(s) held in Rural Development, and dates of employment.

Record access procedures Any individual may obtain information as to the procedures for gaining access to and contesting a record in the system which pertains to him/her by submitting a written request to the System Manager.

Contesting record procedures Same as record access procedures.

Record source categories Information in this system is provided by the employee, or is taken from his/her record with his/her concurrence.

USDA/Rural Development-3

System name: Graduation File

System location: Each borrower's graduation file is located in the Local and Area Offices through which the borrower obtained his loan, and, in some cases, at the State Office responsible for that Local and Area Offices.

A list of State Offices and any additional States for which an office is responsible is included under the system titled "USDA/Rural Development-1 Applicant, Borrower, Grantee, or Tenant File." The addresses of State and Local Offices are listed in the telephone directory of the appropriate city or town under the heading "United States Government, Department of Agriculture, Rural Development."

Categories of individuals covered by the system All Rural Development borrowers whose loans are eligible for review to determine whether the borrower should obtain credit from other sources. All borrowers who have been in debt for at least five years on a real estate loan are considered eligible for review.

Categories of records in the system The system consists of files containing names of borrowers eligible for review, type of loan, whether graduation is advisable and any communications with the borrower concerning whether the loan has been paid off or if the borrower is unable to refinance, as well as comments of the Community Development Manager.

Authority for maintenance of the system 7 U.S.C. 1921 et seq., 42 U.S.C. 1471 et seq., and 5 U.S.C. 301.

Routine uses of records maintained in the system, including categories of users and the purposes of such uses

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

2. A record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the congressional office made at the written request of the constituent about whom the record is maintained.

3. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance his Rural Development indebtedness as required by Title V of the Housing Act of 1949, as amended [42 U.S.C. 1471], or to assist the borrower in the sale of the property.

Policies and practices for storing, retrieving, accessing, retaining, and disposing of records in the system

Storage: Records are maintained in file folders.

Retrievability: Records are indexed by name.

Safeguards: Records are kept in locked offices at all levels, and access is restricted to authorized Rural Development officials.

Retention and disposal: Records are retained for three years after the list of borrowers eligible for review was received by the Community Development Manager.

System manager(s) and address: The Community Development Manager and the State Director at the appropriate levels.

Notification procedure Any individual may request information regarding this system of records, or information as to whether the system contains records pertaining to him from the appropriate System Manager. If the specific location of the record is not known, the individual should address a request to the Freedom of Information Officer, Rural Development, USDA, 1400 Independence Avenue, SW., Stop 0742, Washington, D.C. 20250-0742. A request for information pertaining to an individual should contain: Name, address, State and county where loan was applied for or approved, and particulars involved (i.e. date of request/approval, type of loan, etc.).

Record access procedures Any individual may obtain information as to the procedures for gaining access to a record in the system which pertains to him/her by submitting a written request to one of the System Managers referred to in the preceding paragraph.

Contesting record procedures Same as access.

Record source categories Information in this system comes primarily from the borrower.

USDA/Rural Development-4

System name: Housing Contractor Complaint File

System location: Complaints concerning housing contractors may be filed in the Local, Area, and State Offices in any State, County or District in which the contractor has conducted business.

A list of State Offices and any additional State for which an office is responsible is included under the system titled "USDA/Rural Development-1 Applicant, Borrower, Grantee, or Tenant File." The addresses of State and Local Offices are listed in the telephone directory of the appropriate city or town under the heading "United States Government, Department of Agriculture, Rural Development."

Categories of individuals covered by the system All housing contractors who have performed work for Rural Development borrowers and about whom the borrower has seen fit to file a complaint.

Categories of records in the system The system consists of files containing borrowers' complaints concerning contractors.

Authority for maintenance of the system 7 U.S.C. 1921 et seq., 42 U.S.C. 1471 et seq., and 5 U.S.C. 301.

Routine uses of records maintained in the system, including categories of users and the purpose of such uses

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

2. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided, however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.

Policies and practices for storing, retrieving, accessing, retaining and disposing of records in the system

Storage: Records are maintained in file folders.

Retrievability: Records are indexed by the contractor or name of the construction company.

Safeguards: Records are kept in locked offices at all levels. Access at all levels is restricted to authorized Rural Development officials.

Retention and disposal: Records are maintained subject to the Federal Records Disposal Act of 1943 (44 U.S.C. 33) and in accordance with Rural Development's disposal schedules. Records are retained for three years after the fiscal year of the complaint.

System manager(s) and address: The Community Development Manager at the Local Office level and the State Director at the State Office level.

Notification procedure Any individual may request information regarding this system of records, or information as to whether the system contains records pertaining to him/her from the appropriate System Manager. If the specific location of the record is not known, the individual should address his/her request to the Freedom of Information Officer,

Rural Development, USDA, 1400 Independence Avenue, SW., Stop 0742, Washington, D.C. 20250-0742. A request for information pertaining to an individual should contain: Name, address, and location where work was performed for Rural Development borrowers.

Record access procedures Any individual may obtain information as to the procedures for gaining access to a record in the system which pertains to him/her by submitting a written request to one of the System Managers referred to in the preceding paragraph.

Contesting record procedures Same as access.

Record source categories Information in this system comes primarily from the complainants.

USDA/Rural Development-5

System name: Tort Claims File, USDA/Rural Development

System location: Each claimant's file is located in the office of the employee against whom the action was filed, the applicable State Office, and the National Office. A list of State Offices and any additional States for which an office is responsible is included under the system titled "USDA/Rural Development-1 Applicant, Borrower, Grantee or Tenant File." The addresses of State and Local Offices are listed in the telephone directory of the appropriate city or town under the heading "United States Government, Department of Agriculture, Rural Development." The National Office is located at the following address: USDA/Rural Development, 1400 Independence Avenue, SW., Stop 0742, Washington, D.C. 20250-0742.

Categories of individuals covered by the system All claimants who have filed civil suits against employees of Rural Development, or against the Federal Government, including those filed under the Tort Claims Act, as a result of circumstances involving Rural Development.

Categories of records in the system The system consists of files containing information as to the circumstances of the loss for which the claimant is seeking relief, opinions of the Office of General Counsel, USDA, and disposition of the case.

Authority for maintenance of the system 7 U.S.C. 1921 et seq., 42 U.S.C. 1471 et seq., and 5 U.S.C. 301.

Routine uses of records maintained in the system, including categories of users and the purposes of such uses When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

Policies and practices for storing, retrieving, accessing, retaining, and disposing of records in the system

Storage: Records are maintained in file folders.

Retrievability: Records are indexed by claimant's name.

Safeguards: Records are kept in locked offices at all levels. Access at all levels is restricted to authorized Rural Development officials.

Retention and disposal Records are maintained subject to the Federal Records Disposal Act of 1943 (44 U.S.C. 33) and in accordance with Rural Development's disposal schedules. Records are retained for five years after the last written report or document was placed in the file.

System manager(s) and address The Community Development Manager at the Local Office level, the State Director at the State Office level and the respective Administrators in the National Office at the following addresses:
Administrator, Rural Housing Service, USDA, 1400 Independence Avenue, SW, Room 5014, South Building, Stop 0701, Washington, DC 20250-0701;
Administrator, Rural Business-Cooperative Service,

USDA, 1400 Independence Avenue, SW, Room 5045, South Building, Stop 3201, Washington, DC 20250-3201; Administrator, Rural Utilities Service, USDA, 1400 Independence Avenue, SW, Room 4501, South Building, Stop 1510, Washington, DC 20250-1510.

Notification procedure Any individual may request information regarding this system of records, or information as to whether the system contains records pertaining to him/her from the appropriate System Manager. If the specific location of the record is not known, the individual should address his/her request to the Freedom of Information Officer, Rural Development, USDA, 1400 Independence Avenue, SW., Stop 0742, Washington, D.C. 20250-0742,. A request for information pertaining to an individual should contain: Name, address, defendant in the action and date of the initiation of the action.

Record access procedures Any individual may obtain information as to the procedures for gaining access to a record in the system which pertains to him/her by submitting a written request to one of the System Managers referred to in the preceding paragraph.

Contesting record procedures Same as access.

Record source categories Information in this file comes primarily from the claimant.

USDA/Rural Development-6

System name: Training Files

System location: Training files may be located at the Rural Development National Office, 501 School Street, SW., Washington, D.C. 20024.

Categories of individuals covered by the system All persons who have received or applied for training at the Rural Development Training Center and other locations if such training was to be at Rural Development expense.

Categories of records in the system Name of individual, date(s) of training and course(s) taken or applied for are included in this record.

Authority for maintenance of the system 7 U.S.C. 1921 et seq., 42 U.S.C. 1471 et seq., and 5 U.S.C. 301.

Routine uses of records maintained in the system, including categories of users and the purposes of such uses When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public

authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

Policies and practices for storing, retrieving, accessing, retaining and disposing of records in the system

Storage: Records are maintained in file folders at the National Office.

Retrievability: Records are indexed by the name of the individual receiving/applying for training.

Safeguards: Records are kept in a locked office.

Retention and disposal Retention is indefinite.

System manager(s) and address Administrator, Rural Housing, USDA, 1400 Independence Avenue, SW, Room 5014, South Building, Stop 0701, Washington, DC 20250-0701; Administrator, Rural Business-Cooperative Service, USDA, 1400 Independence Avenue, SW, Room 5045, South Building, Stop 3201, Washington, DC 20250-3201; Administrator, Rural Utilities Service, USDA, 1400 Independence Avenue, SW, Room 4501, South Building, Stop 1510, Washington, DC 20250-1510.

Notification procedure Any individual may request information regarding this system of records, or information as to whether the system contains records pertaining to him/her from the appropriate System Manager. Requests should include name and address.

Record access procedures Any individual may obtain information as to the procedures for gaining access to a record in the system which pertains to him/her by submitting a written request to the System Manager.

Contesting record procedures Same as access.

Record source categories Information in this system comes from the applicant.

USDA/Rural Development-7

System name: Travel Records

System location: Each traveler's file is located in the Local Office or Area Office in which he/she is employed; the State Office responsible for that Local Office or Area Office; or in the National Finance Office if the traveler is employed at either of those levels.

A list of State Offices and any additional States for which an office is responsible is included under the system titled "USDA/Rural Development-1 Applicant, Borrower, Grantee, or Tenant File." The addresses of State, Local, and Area Offices are listed in the telephone directory of the appropriate city or town under the heading "United States Government, Department of Agriculture, Rural Development."

Categories of individuals covered by the system All Rural Development employees and former employees whose travel expenses have been paid for by Rural Development.

Categories of records in the system The system consists of files containing employees; itineraries and travel vouchers.

Authority for maintenance of the system 7 U.S.C. 1921 et seq., 42 U.S.C. 1471 et seq., and 5 U.S.C. 301.

Routine uses of records maintained in the system, including categories of users and the purposes of such uses When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating, or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

Policies and practices for storing, retrieving, accessing, retaining and disposing of records in the system

Storage: Records are maintained in file folders.

Retrievability: Records are indexed by name.

Safeguards: Records are kept in locked offices at all levels. Access at all levels is restricted to authorized Rural Development officials.

Retention and disposal Records are maintained subject to the Federal Records Disposal Act of 1943 (44 U.S.C. 33) and in accordance with Rural Development's disposal schedules. Records are disposed of six years after the fiscal year in which the travel occurred.

System manager(s) and address The Community Development Manager at the Local Office level, the State Director at the State Office level, the Deputy Chief Financial Officer for Finance Office records and the respective Administrators, for the National Office files at the following addresses in the National Office: Administrator, Rural Housing Service, USDA, 1400 Independence Avenue, SW, Room 5014, South Building, Stop 0701, Washington, DC 20250-0701; Administrator, Rural Business-Cooperative Service, USDA, 1400 Independence Avenue, SW, Room 5045, South Building, Stop 3201, Washington, DC 20250-3201; Administrator, Rural Utilities Service, USDA, 1400 Independence Avenue, SW, Room 4501, South Building, Stop 1510, Washington, DC 20250-1510.

Notification procedure Any individual may request information regarding this system of records, or information as to whether the system contains records pertaining to him/her from the appropriate System Manager. If the specific location of the record is not known, the individual should address his/her request to the Freedom of Information Officer, Rural Development, USDA, 1400 Independence Avenue, SW., Stop 0742, Washington, D.C. 20250-0742. A request for information pertaining to an individual should contain: Name, address, and dates and places of employment.

Record access procedures Any individual may obtain information as to the procedures for gaining access to a record in the system which pertains to him/her by submitting a written request to one of the System Managers referred to in the preceding paragraph.

Contesting record procedures Same as access.

Record source categories Information in this system comes primarily from the employee.

AUTHORIZATION TO MAKE INQUIRY OF THE FARMERS HOME ADMINISTRATION,
A GOVERNMENT AGENCY, AND WAIVER OF PROVISIONS OF
THE PRIVACY ACT OF 1974

TO WHOM IT MAY CONCERN:

I (WE), _____, DO HEREBY AUTHORIZE THE FARMERS
HOME ADMINISTRATION TO RELEASE TO _____ ANY
INFORMATION WHICH THEY MAY SEEK OR REQUEST FROM RECORDS OF THE FARMERS HOME
ADMINISTRATION CONCERNING MY LOAN OR LOAN REQUEST TO THIS AGENCY. ANY RIGHTS
WHICH I MAY HAVE TO THE CONTRARY PURSUANT TO THE PRIVACY AND ARE HEREBY
EXPRESSLY WAIVED.

THIS THE _____ DAY OF _____, 1983.

WITNESS: _____ SIGNED: _____

WITNESS: _____ SIGNED: _____

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Exhibit E not automated